

Debtor 1 Carol A Thompson

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of New York  
(State)

Case number 13-61836-6-dd

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: US Bank Trust National Association, as Trustee of the SCIG Series III Trust Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 9 8 7 3

Property address: 149 Beach Street  
Number Street

Massena, NY 13662  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/01/2019  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Carol A Thompson Case number (if known) 13-61836-6-dd  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Richard Postiglione  
Signature

Date 01 / 30 / 2019

Print Richard Postiglione Title Attorney for Creditor  
First Name Middle Name Last Name

Company Friedman Vartolo, LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1325 Franklin Avenue, Suite 230  
Number Street  
Garden City NY 11530  
City State ZIP Code

Contact phone ( 212 ) 741 - 5100

Email bankruptcy@FriedmanVartolo.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK

-----X

IN RE:

Carol A Thompson,

Debtor.

:  
: CASE NO.: 13-61836-6-dd  
:  
: CHAPTER: 13  
:  
: HON. JUDGE.: Diane Davis  
:  
:  
:  
:

-----X

**CERTIFICATE OF SERVICE**

On January 30, 2019, 2019, I served a true copy of the annexed **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service within the State of New York, addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Richard Postiglione

FRIEDMAN VARTOLO LLP

1325 Franklin Avenue, Ste. 230

Garden City, New York 11530

T: (212) 471-5100

F: (212) 471-5150

**SERVICE LIST**

Carol A Thompson  
149 Beach Street  
Massena, NY 13662  
***Debtor***

Neil Tarak Bhatt  
Bhatt Law Firm  
536 State Street  
Ogdensburg, NY 13669  
***Debtor's Attorney***

Mark W. Swimelar-Trustee  
250 South Clinton Street  
Suite 203  
Syracuse, NY 13202  
***Trustee***

U.S. Trustee  
Office of the U.S. Trustee  
10 Broad Street,  
Room 105  
Utica, NY 13501  
***U.S. Trustee***